



STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

COMPARATIVE STATEMENTS OF CONDITION

December 31, 2005, June 30, 2005, and December 31, 2004

The following comparative statements of condition relate to Hawaii state-chartered banks and financial services loan companies. The statements are issued, pursuant to Section 412:2-104(f), Hawaii Revised Statutes.

The financial statements shown on the following pages have been summarized from the reports filed by the institutions with the Division of Financial Institutions. The reports are unaudited and have not been examined by the Division for fairness of presentation and should not be considered to be presented in accordance with generally accepted accounting principles.

COMPARATIVE STATEMENT OF CONDITION OF
STATE-CHARTERED BANKS
As at the Close of Business
DECEMBER 31, 2005, JUNE 30, 2005, and DECEMBER 31, 2004
(000 Omitted)

ASSETS	Fed Funds Sold and Loans & Leases *	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Other Assets	Cash and Due from Banks	Total Assets
Bank of Hawaii	\$6,095,361	\$3,060,999	\$133,913	\$358	\$445,699	\$498,718	\$10,235,048
Central Pacific Bank	\$3,560,351	\$924,356	\$71,653	\$0	\$510,043	\$164,740	\$5,231,143
First Hawaiian Bank	\$6,699,414	\$2,460,983	\$301,745	\$1,156	\$1,641,868	\$490,984	\$11,596,150
TOTALS DEC. 31, 2005	\$16,355,126	\$6,446,338	\$507,311	\$1,514	\$2,597,610	\$1,154,442	\$27,062,341
TOTALS JUNE 30, 2005	\$15,153,869	\$6,605,852	\$519,815	\$417	\$2,542,831	\$1,177,875	\$26,000,659
TOTALS DEC. 31, 2004	\$15,433,031	\$6,023,338	\$523,162	\$1,101	\$2,114,701	\$714,923	\$24,810,256
LIABILITIES & CAPITAL	Deposits	Other Liabilities			Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Bank of Hawaii	\$7,908,825	\$1,630,529			\$695,694		\$10,235,048
Central Pacific Bank	\$3,669,021	\$822,047			\$740,075		\$5,231,143
First Hawaiian Bank	\$8,574,487	\$905,992			\$2,115,671		\$11,596,150
TOTALS DEC. 31, 2005	\$20,152,333	\$3,358,568			\$3,551,440		\$27,062,341
TOTALS JUNE 30, 2005	\$19,450,087	\$3,117,299			\$3,433,273		\$26,000,659
TOTALS DEC. 31, 2004	\$18,568,000	\$3,213,568			\$3,028,688		\$24,810,256
<p>Comments: Information collected from the Call Reports for December 31, 2005. * Net of Allowance for Bad Debts. State-Chartered Banks: 3 Branch & Agency Offices: 191</p>							

COMPARATIVE STATEMENT OF CONDITION OF
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES LOAN COMPANIES
As at the Close of Business
DECEMBER 31, 2005, JUNE 30, 2005, and DECEMBER 31, 2004
(000 Omitted)

ASSETS	Net Loans	Securities	Premises, Furniture, Fixtures & Equipment	Other Real Estate Owned	Cash on Hand & in Banks	Other Assets	Total Assets
Finance Factors, Ltd.	\$389,690	\$227,371	\$1,933	\$268	\$6,831	\$26,615	\$652,708
TOTALS DEC. 31, 2005	\$389,690	\$227,371	\$1,933	\$268	\$6,831	\$26,615	\$652,708
TOTALS JUNE 30, 2005	\$330,768	\$250,101	\$1,986	\$328	\$13,160	\$25,634	\$621,977
TOTALS DEC. 31, 2004	\$290,950	\$274,968	\$1,610	\$216	\$4,327	\$23,477	\$595,548
LIABILITIES & CAPITAL	Borrowed Money	Deposits	Other Liabilities		Capital, Surplus & Undivided Profits		Total Liabilities & Capital
Finance Factors, Ltd.	\$111,340	\$484,331	\$4,248		\$52,789		\$652,708
TOTALS DEC. 31, 2005	\$111,340	\$484,331	\$4,248		\$52,789		\$652,708
TOTALS JUNE 30, 2005	\$92,889	\$470,285	\$4,703		\$54,100		\$621,977
TOTALS DEC. 31, 2004	\$98,616	\$429,264	\$14,211		\$53,457		\$595,548
Comments:							
Information collected from the Call Report for December 31, 2005.							
State-Licensed Depository Financial Services Loan Companies: 1				Branch & Agency Offices: 15			